

Final Exams.  
Spring Break.  
Weekend Plans.

Student Loans.  
Credit Card Bills.  
Debt.

What's on your mind? If you're like most college students, your financial future does not top the list, but maybe it should.

Did you know that **lowa college students graduate with an average student loan debt of \$28,883** - the fourth highest in the nation<sup>1</sup>? Were you aware that 75% of college students have credit card debt<sup>2</sup>? Talk about loading yourself down before you even get out of the gate.



The financial decisions you make today will effect your financial future. Buttonwood™ can help you build the skills necessary to make responsible financial and student loan decisions, all with the click of a button!

<sup>1</sup><http://projectonstudentdebt.org/files/pub/classof2009.pdf>

<sup>2</sup><http://blogs.wsj.com/economics/2010/08/09/student-loan-debt-surpasses-credit-cards/>

## IT'S FREE!!!

What better way to learn than for free! Iowa college students can access Buttonwood™ through I Have A Plan Iowa™, a free college and career planning resource provided by Iowa College Aid.



## WANT TO KNOW MORE?

Contact Iowa College Aid at 877-272-4456 to learn more about the Buttonwood™ program.



Scan this for more information on Buttonwood™.

## ABOUT IOWA COLLEGE AID

Iowa College Aid provides college access, financial literacy, and outreach services to Iowa's students and families as they plan, prepare and pay for college. Iowa College Aid also administers state scholarship, grant, work study, and loan forgiveness programs.



i have a plan  
IOWA



# Buttonwood™

Your Life. Your Future.

Your personal finance and student loan management tool.



i have a plan  
IOWA



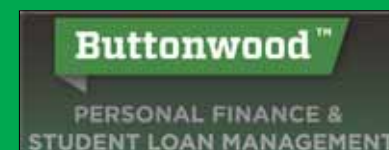
FIND I HAVE A PLAN IOWA™  
AND IOWA COLLEGE AID  
ON FACEBOOK & TWITTER

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Information for college students.



## EXPERIENCE BUTTONWOOD™

Buttonwood™ is an online, self-paced tool, leaving you in control of your learning experience. You are able to log into your account, pause and restart, and revisit the material when it suits you best.

## INTERACTIVE TOOLS

Get “real world” experience through interactive budgeting and planning tools and calculators. Analyze your monthly budget and make important decisions about your finances and loan repayment.

## REAL-LIFE SIMULATIONS

Apply what you have learned in virtual environments that directly reflect your real-life situations. You are able to personalize your learning experience by choosing from a list of characteristics such as enrollment status, marital status, debt level, etc. Because this is all about you!

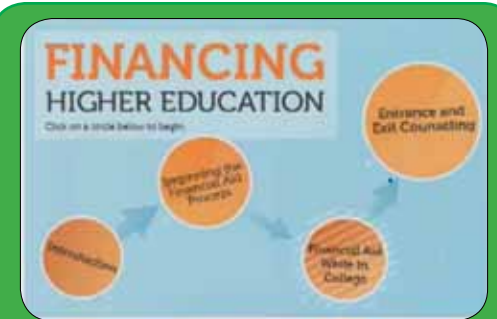
## WHAT YOU’LL LEARN

Buttonwood™ addresses over 600 key financial literacy concepts within the following seven modules:

- Savings and Banking
- Credit Cards and Consumer Fraud
- Credit Score and Credit Reports
- Financing High Education
- Renting vs. Owning
- Insurance and Taxes
- Investing



It's never too late to get started when it comes to investing in your future. Start today at [www.IHaveAPlanIowa.gov](http://www.IHaveAPlanIowa.gov)!



Paying for college does not have to be overwhelming. Buttonwood™ can guide you through the process, from applying for aid to loan repayment.



Stocks, bonds, and mutual funds can be rewarding or risky. Get the 4-1-1 and learn to invest wisely.



Debit or credit? Your answer can have serious consequences. Buttonwood™ can help you decide what's best for you.



Make your money grow! This module will help you choose a bank, select an account, develop a budget and invest wisely.